



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name MIZUHO AMERICAS LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 45,621,000

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MIZUHO AMERICAS LLC
1271 AVENUE OF THE AMERICAS
NEW YORK, NY 10020

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	60,803,250	56,881,500	52,965,000	50,967,250	
Net income (\$000)	439,000	240,000	90,000	117,000	
Number of BHCs in peer group				108	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.93			0.69			0.70			0.77	2.92	3			
+ Non-interest income	2.37			2.12			1.72			1.59	1.35	64			
– Overhead expense	2.28			2.28			2.17			2.05	2.72	15			
– Provision for credit losses	0.01			-0.03			0			0	0.16	9			
+ Securities gains (losses)	0			0			0			0	0.01	32			
+ Other tax equivalent adjustments	0			0			0			0	0	47			
= Pretax net operating income (tax equivalent)	1			0.57			0.25			0.32	1.43	3			
Net operating income	0.72			0.42			0.17			0.23	0.89	8			
Net income	0.72			0.42			0.17			0.23	0.90	8			
Net income (Subchapter S adjusted)										0.99					
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.05			4.63			4.09			2.78	3.80	8			
Interest expense	1.03			3.89			3.35			1.95	0.60	96			
Net interest income (tax equivalent)	1.02			0.74			0.74			0.83	3.19	3			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0.11			0			0	0.24	5			
Earnings coverage of net loan and lease losses (X)				48.83							19.67				
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.14			0.02			0.02			0.05	0.98	0			
Allowance for loan and lease losses / Total loans and leases	0.14			0.02			0.02			0.05	0.96	0			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0			0			0.43			0	0.72	1			
30–89 days past due loans and leases / Total loans and leases	0			0			0			0	0.47	0			
Liquidity and Funding															
Net noncore funding dependence	157.89			102.11			96.60			79.56	17.03	97			
Net short-term noncore funding dependence	89.04			64.33			79.48			55.09	4.83	98			
Net loans and leases / Total assets	13.79			13.78			12.50			10.93	62.73	3			
Capitalization															
Tier 1 leverage ratio	8			7.45			7.32			7.64	9.53	9			
Holding company equity capital / Total assets	10.46			9.90			10.05			10.04	11.94	20			
Total equity capital (including minority interest) / Total assets	10.46			9.90			10.05			10.04	12.01	19			
Common equity tier 1 capital / Total risk-weighted assets	16.34			18.31			18.16			18.63	12.19	94			
Net loans and leases / Equity capital (X)	1.32			1.39			1.24			1.09	5.27	2			
Cash dividends / Net income	0			0			0			0	31.29	5			
Cash dividends / Net income (Subchapter S adjusted)										47.52					
Growth Rates															
Assets	4.19			7.46			2.05			1.72	8.28	25			
Equity capital	10.15			5.81			2.22			3.03	10.18	29			
Net loans and leases	4.23			18.47			16.75			-20.56	9.38	1			
Noncore funding	2.22			6.98			5.08			-7.20	5.59	39			
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0	1.07	36			
Long-term debt / Equity capital	0			9.31			0			0	12.69	16			
Equity investment in subsidiaries / Equity capital	71.27			64.06			62.16			61.19	102.10	3			
Cash from ops + noncash items + op expense / Op expense + dividends	96.31			67.88			169.86			54.76	148.20	9			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	83,000	131,000	106,000	89,000		-36.64	
Income from lease financing receivables.....	41,000	39,000	38,000	33,000		5.13	
Fully taxable income on loans and leases.....	124,000	170,000	144,000	122,000		-27.06	
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	124,000	170,000	144,000	122,000		-27.06	
Investment interest income (tax equivalent).....	33,000	12,000	1,000	1,000		175.00	
Interest on balances due from depository institutions.....	25,000	81,000	77,000	36,000		-69.14	
Interest income on other earning assets.....	950,000	2,203,000	1,815,000	1,160,000		-56.88	
Total interest income (tax equivalent).....	1,132,000	2,466,000	2,037,000	1,319,000		-54.10	
Interest on time deposits of \$250K or more.....	5,000	5,000	5,000	0		0.00	
Interest on time deposits < \$250K.....	21,000	22,000	0	3,000		-4.55	
Interest on foreign office deposits.....	5,000	16,000	13,000	8,000		-68.75	
Interest on other deposits.....	2,000	12,000	16,000	8,000		-83.33	
Interest on other borrowings and trading liabilities.....	536,000	2,016,000	1,634,000	906,000		-73.41	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	569,000	2,071,000	1,668,000	925,000		-72.53	
Net interest income (tax equivalent).....	563,000	395,000	369,000	394,000		42.53	
Non-interest income.....	1,438,000	1,205,000	912,000	812,000		19.34	
Adjusted operating income (tax equivalent).....	2,001,000	1,600,000	1,281,000	1,206,000		25.06	
Overhead expense.....	1,386,000	1,296,000	1,149,000	1,044,000		6.94	
Provision for credit losses.....	8,000	-17,000	-1,000	-2,000			
Securities gains (losses).....	0	-1,000	0	0			
Other tax equivalent adjustments.....	1,000	1,000	0	0		0.00	
Pretax net operating income (tax equivalent).....	609,000	322,000	132,000	164,000		89.13	
Applicable income taxes.....	138,000	70,000	42,000	47,000		97.14	
Tax equivalent adjustments.....	32,000	12,000	0	0		166.67	
Applicable income taxes (tax equivalent).....	170,000	82,000	42,000	47,000		107.32	
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	439,000	240,000	90,000	117,000		82.92	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	439,000	240,000	90,000	117,000		82.92	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	439,000	240,000	90,000	117,000		82.92	
Investment securities income (tax equivalent).....	33,000	12,000	1,000	1,000		175.00	
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0			
Mortgage-backed securities.....	0	0	0	0			
All other securities.....	33,000	12,000	1,000	1,000		175.00	
Cash dividends declared.....	0	0	0	0			
Common.....	0	0	0	0			
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.86			4.34			3.85			2.59	3.47	10			
Less: Interest expense	0.94			3.64			3.15			1.81	0.55	96			
Equals: Net interest income (tax equivalent)	0.93			0.69			0.70			0.77	2.92	3			
Plus: Non-interest income	2.37			2.12			1.72			1.59	1.35	64			
Equals: adjusted operating income (tax equivalent)	3.29			2.81			2.42			2.37	4.33	4			
Less: Overhead expense	2.28			2.28			2.17			2.05	2.72	15			
Less: Provision for credit losses	0.01			-0.03			0			0	0.16	9			
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0	0.01	34			
Plus: other tax equivalent adjustments	0			0			0			0	0	47			
Equals: Pretax net operating income (tax equivalent)	1			0.57			0.25			0.32	1.43	3			
Less: Applicable income taxes (tax equivalent)	0.28			0.14			0.08			0.09	0.55	11			
Less: Minority interest	0			0			0			0	0	34			
Equals: Net operating income	0.72			0.42			0.17			0.23	0.89	8			
Plus: Net extraordinary items	0			0			0			0	0	48			
Equals: Net income	0.72			0.42			0.17			0.23	0.90	8			
Memo: Net income (last four quarters)	0.72			0.42			0.17			0.23	0.91	7			
Net income—BHC and noncontrolling (minority) interest	0.72			0.42			0.17			0.23	0.91	8			
Margin Analysis															
Average earning assets / Average assets	90.79			93.55			94.14			93.01	91.61	66			
Average interest-bearing funds / Average assets	46.87			49.14			47.19			50.60	65.75	5			
Interest income (tax equivalent) / Average earning assets	2.05			4.63			4.09			2.78	3.80	8			
Interest expense / Average earning assets	1.03			3.89			3.35			1.95	0.60	96			
Net interest income (tax equivalent) / Average earning assets	1.02			0.74			0.74			0.83	3.19	3			
Yield or Cost															
Total loans and leases (tax equivalent)	1.86			3.16			3.23			2.44	4.52	1			
Interest-bearing bank balances	0.72			3.21			2.77			1.46	1.05	88			
Federal funds sold and reverse repos	2.12			5.85			5.11			3.42	1.41	92			
Trading assets	2.78			3.48			3.75			2.90	1.11	82			
Total earning assets	1.99			4.61			4.09			2.78	3.73	9			
Investment securities (tax equivalent)	20.56			46.60			3.81			3.70	2.47	96			
US Treasury and agency securities (excluding mortgage-backed securities)											1.62				
Mortgage-backed securities	0			0			0			0	2.23	1			
All other securities										4	3.66	64			
Interest-bearing deposits	0.78			1.76			1.27			0.49	0.49	56			
Time deposits of \$250K or more	2.15			2.21			2.25								
Time deposits < \$250K	1.72			2.44			0								
Other domestic deposits	0.11			0.91			0.87								
Foreign deposits	0.87			2.43			1.99			1.10	0.51	93			
Federal funds purchased and repos	1.37			5.30			4.43			2.70	0.94	92			
Other borrowed funds and trading liabilities	1.19			2.72			2.92			1.98	1.77	66			
All interest-bearing funds	2			7.41			6.67			3.59	0.82	99			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	1,438,000	1,205,000	912,000	812,000	
Fiduciary activities income	55,000	46,000	47,000	46,000	
Service charges on deposit accounts - domestic	0	0	0	0	
Trading revenue	146,000	182,000	38,000	12,000	
Investment banking fees and commissions	880,000	655,000	615,000	542,000	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	0	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	2,000	
Other non-interest income	357,000	322,000	212,000	210,000	
Total overhead expenses	1,386,000	1,296,000	1,149,000	1,044,000	
Personnel expense	669,000	617,000	504,000	512,000	
Net occupancy expense	70,000	68,000	45,000	34,000	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	
Other operating expenses	647,000	611,000	600,000	498,000	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,569	1,466	1,245	1,249	
Average personnel expense per employee	426.39	420.87	404.82	409.93	
Average assets per employee	38,752.87	38,800.48	42,542.17	40,806.45	

Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0			0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	70.36			81.56			89.70			86.57	63.61	94			

Percent of Average Assets

Total overhead expense	2.28			2.28			2.17			2.05	2.72	15			
Personnel expense	1.10			1.08			0.95			1	1.42	15			
Net occupancy expense	0.12			0.12			0.08			0.07	0.29	3			
Other operating expenses	1.06			1.07			1.13			0.98	1	55			
Overhead less non-interest income	-0.09			0.16			0.45			0.46	1.34	9			

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	69.27			81			89.70			86.57	62.73	94			
Personnel expense	33.43			38.56			39.34			42.45	32.93	88			
Net occupancy expense	3.50			4.25			3.51			2.82	6.70	6			
Other operating expenses	32.33			38.19			46.84			41.29	22.41	93			
Total non-interest income	71.86			75.31			71.19			67.33	31.08	90			
Fiduciary activities income	2.75			2.88			3.67			3.81	2.38	75			
Service charges on domestic deposit accounts	0			0			0			0	4.28	3			
Trading revenue	7.30			11.38			2.97			1	0.90	72			
Investment banking fees and commissions	43.98			40.94			48.01			44.94	3.62	96			
Insurance activities revenue	0			0			0			0	0.55	9			
Venture capital revenue	0			0			0			0	0.01	44			
Net servicing fees	0			0			0			0	0.60	10			
Net securitization income	0			0			0			0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0			0			0			0.17	1.67	24			
Other non-interest income	17.84			20.13			16.55			17.41	10.77	82			
Overhead less non-interest income	-2.60			5.69			18.50			19.24	31.19	15			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.66			21.74			31.82			28.66	32.99	36			
Applicable income tax + TE / Pretax net operating income + TE	27.91			25.47			31.82			28.66	37.95	21			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	0	0	4,000	122,000			
Commercial and industrial loans	2,030,000	2,258,000	2,448,000	1,810,000		-10.10	
Loans to individuals	0	0	0	0			
Loans to depository institutions and acceptances of other banks	30,000	30,000	55,000	80,000		0.00	
Agricultural loans	0	0	0	0			
Other loans and leases	4,242,000	3,751,000	2,588,000	2,353,000		13.09	
Less: Unearned income	3,000	3,000	0	0		0.00	
Loans and leases, net of unearned income	6,299,000	6,036,000	5,095,000	4,365,000		4.36	
Less: Allowance for loan and lease losses	9,000	1,000	1,000	2,000		800.00	
Net loans and leases	6,290,000	6,035,000	5,094,000	4,363,000		4.23	
Debt securities that reprice or mature in over 1 year	0	1,000	1,000	1,000		-100.00	
Mutual funds and equity securities	243,000	25,000	24,000	25,000		872.00	
Subtotal	6,533,000	6,061,000	5,119,000	4,389,000		7.79	
Interest-bearing bank balances	3,567,000	2,654,000	1,477,000	2,188,000		34.40	
Federal funds sold and reverse repos	12,742,000	17,204,000	17,905,000	17,490,000		-25.94	
Debt securities that reprice or mature within 1 year	1,000	1,000	1,000	1,000		0.00	
Trading assets	18,771,000	13,500,000	13,275,000	11,623,000		39.04	
Total earning assets	41,614,000	39,420,000	37,777,000	35,691,000		5.57	
Non-interest-bearing cash and due from depository institutions	336,000	318,000	1,215,000	1,866,000		5.66	
Premises, fixed assets, and leases	557,000	549,000	108,000	66,000		1.46	
Other real estate owned	0	0	22,000	0			
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	3,114,000	3,498,000	1,622,000	2,302,000		-10.98	
Total assets	45,621,000	43,785,000	40,744,000	39,925,000		4.19	
Quarterly average assets	58,963,000	57,665,000	54,800,000	51,180,000		2.25	
Average loans and leases (YTD)	6,653,750	5,383,250	4,453,250	4,998,250		23.60	
Memoranda							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	6,299,000	6,036,000	5,095,000	4,365,000		4.36	
Real estate loans secured by 1-4 family	0	0	4,000	4,000			
Commercial real estate loans	0	0	0	118,000			
Construction and land development	0	0	0	0			
Multifamily	0	0	0	0			
Nonfarm nonresidential	0	0	0	118,000			
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	244,000	27,000	26,000	27,000		803.70	
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	1,000	2,000	2,000	2,000		-50.00	
Asset-backed securities	0	0	0	0			
Other debt securities	0	0	0	0			
Mutual funds and equity securities	243,000	25,000	24,000	25,000		872.00	
Available-for-sale securities	0	0	0	25,000			
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	0	0	0	0			
Asset-backed securities	0	0	0	0			
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	25,000			
Held-to-maturity securities appreciation (depreciation)	0	0	0	0			
Available-for-sale securities appreciation (depreciation)	0	0	0	0			
Structured notes, fair value	0	0	0	0			
Pledged securities	0	0	0	0			

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	735,000	507,000	623,000	787,000		44.97	
NOW, ATS and transaction accounts	808,000	644,000	756,000	885,000		25.47	
Time deposits less brokered deposits) < \$250K	-994,000	-395,000	-577,000	-1,588,000			
MMDA and other savings accounts	1,236,000	527,000	723,000	1,738,000		134.54	
Other non-interest-bearing deposits			0	0			
Core deposits	1,785,000	1,283,000	1,525,000	1,822,000		39.13	
Time deposits of \$250K or more	108,000	203,000	234,000	158,000		-46.80	
Foreign deposits	404,000	609,000	644,000	607,000		-33.66	
Federal funds purchased and repos	16,557,000	18,996,000	20,870,000	18,965,000		-12.84	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,531,000	2,522,000	851,000	779,000		40.01	
Other borrowings w/remaining maturity over 1 year	4,461,000	2,252,000	848,000	1,074,000		98.09	
Brokered deposits < \$250K	1,564,000	1,466,000	902,000	1,588,000		6.68	
Noncore funding	26,625,000	26,048,000	24,349,000	23,171,000		2.22	
Trading liabilities	3,831,000	3,240,000	3,871,000	4,041,000		18.24	
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	8,606,000	8,880,000	6,903,000	6,884,000		-3.09	
Total liabilities	40,847,000	39,451,000	36,648,000	35,918,000		3.54	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	0	0	0	0			
Common surplus	3,698,000	3,698,000	3,698,000	3,699,000		0.00	
Retained earnings	1,081,000	643,000	405,000	316,000		68.12	
Accumulated other comprehensive income	-5,000	-7,000	-7,000	-8,000			
Other equity capital components	0	0	0	0			
Total holding company equity capital	4,774,000	4,334,000	4,096,000	4,007,000		10.15	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	4,774,000	4,334,000	4,096,000	4,007,000		10.15	
Total liabilities and capital	45,621,000	43,785,000	40,744,000	39,925,000		4.19	
Memoranda							
Non-interest-bearing deposits	735,000	507,000	623,000	787,000		44.97	
Interest-bearing deposits	3,126,000	3,054,000	2,682,000	3,388,000		2.36	
Total deposits	3,861,000	3,561,000	3,305,000	4,175,000		8.42	
Long-term debt that reprices within 1 year	3,132,000	1,209,000	735,000	933,000		159.06	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,334,000	4,096,000	4,007,000	3,889,000			
Accounting restatements	0	-3,000	0	0			
Net income	439,000	240,000	90,000	117,000			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	1,000	0	1,000	0			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	1,000	-2,000	1,000			
Holding company equity capital, ending balance	4,774,000	4,334,000	4,096,000	4,007,000			

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	0			0			0.01			0.31	35.54	5			
Commercial and industrial loans	4.45			5.16			6.01			4.53	12.62	15			
Loans to individuals	0			0			0			0	4.47	0			
Loans to depository institutions and acceptances of other banks	0.07			0.07			0.13			0.20	0.06	86			
Agricultural loans	0			0			0			0	0.21	13			
Other loans and leases	9.30			8.57			6.35			5.89	5.10	60			
Net loans and leases	13.79			13.78			12.50			10.93	62.73	3			
Debt securities over 1 year	0			0			0			0	14.83	2			
Mutual funds and equity securities	0.53			0.06			0.06			0.06	0.06	62			
Subtotal	14.32			13.84			12.56			10.99	79.31	2			
Interest-bearing bank balances	7.82			6.06			3.63			5.48	3.46	76			
Federal funds sold and reverse repos	27.93			39.29			43.95			43.81	1.81	98			
Debt securities 1 year or less	0			0			0			0	1.86	3			
Trading assets	41.15			30.83			32.58			29.11	1.34	98			
Total earning assets	91.22			90.03			92.72			89.40	89.84	42			
Non-interest cash and due from depository institutions	0.74			0.73			2.98			4.67	1.22	99			
Other real estate owned	0			0			0.05			0	0.05	3			
All other assets	8.05			9.24			4.30			5.93	8.86	20			
Memoranda															
Short-term investments	35.75			45.36			47.57			49.29	8.69	96			
U.S. Treasury securities	0			0			0			0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.75	11			
Municipal securities	0			0			0			0	1.60	5			
Mortgage-backed securities	0			0			0			0.01	11.06	3			
Asset-backed securities	0			0			0			0	0.30	25			
Other debt securities	0			0			0			0	0.38	10			
Loans held-for-sale	0			0			0			0	0.33	6			
Loans held for investment	13.81			13.79			12.50			10.93	62.63	3			
Real estate loans secured by 1–4 family	0			0			0.01			0.01	13.44	4			
Revolving	0			0			0			0	2.40	3			
Closed-end, secured by first liens	0			0			0.01			0.01	10.35	4			
Closed-end, secured by junior liens	0			0			0			0	0.34	4			
Commercial real estate loans	0			0			0			0.30	19.88	9			
Construction and land development	0			0			0			0	3.25	4			
Multifamily	0			0			0			0	2.54	3			
Nonfarm nonresidential	0			0			0			0.30	13.30	10			
Real estate loans secured by farmland	0			0			0			0	0.32	11			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0			0			0.08			2.79	54.84	5			
Real estate loans secured by 1-4 family	0			0			0.08			0.09	21.45	4			
Revolving	0			0			0			0	3.77	3			
Closed-end	0			0			0.08			0.09	17.41	4			
Commercial real estate loans	0			0			0			2.70	29.99	10			
Construction and land development	0			0			0			0	4.90	4			
1-4 family	0			0			0			0	0.89	7			
Other	0			0			0			0	3.90	4			
Multifamily	0			0			0			0	3.84	3			
Nonfarm nonresidential	0			0			0			2.70	20.03	11			
Owner-occupied	0			0			0			0	7.58	4			
Other	0			0			0			2.70	12.45	13			
Real estate loans secured by farmland	0			0			0			0	0.51	11			
Loans to depository institutions and acceptances of other banks	0.48			0.50			1.08			1.83	0.17	92			
Commercial and industrial loans	32.23			37.41			48.05			41.47	20.53	92			
Loans to individuals	0			0			0			0	7.61	0			
Credit card loans	0			0			0			0	1.12	19			
Agricultural loans	0			0			0			0	0.33	13			
Other loans and leases	67.34			62.14			50.79			53.91	10.32	94			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0			0			0.10			3.13	366.85	5			
Real estate loans secured by 1-4 family	0			0			0.10			0.10	138.55	3			
Revolving	0			0			0			0	25.05	3			
Closed-end	0			0			0.10			0.10	111.69	3			
Commercial real estate loans	0			0			0			3.02	204.45	8			
Construction and land development	0			0			0			0	32.91	3			
1-4 family	0			0			0			0	6.16	6			
Other	0			0			0			0	26.01	3			
Multifamily	0			0			0			0	25.95	2			
Nonfarm nonresidential	0			0			0			3.02	137.03	9			
Owner-occupied	0			0			0			0	51.62	4			
Other	0			0			0			3.02	84.09	10			
Real estate loans secured by farmland	0			0			0			0	3.31	10			
Loans to depository institutions and acceptances of other banks	0.63			0.70			1.37			2.05	0.68	86			
Commercial and industrial loans	42.94			52.54			61.06			46.36	126.55	17			
Loans to individuals	0			0			0			0	44.83	0			
Credit card loans	0			0			0			0	5.73	19			
Agricultural loans	0			0			0			0	1.88	13			
Other loans and leases	89.74			87.27			64.55			60.27	52.78	61			
Supplemental															
Non-owner occupied CRE loans / Gross loans	0			0			0			2.70	23.09	10			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0			0			0			3.02	156.17	8			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0			0			0			3.02	210.40	7			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	35.75			45.36			47.57			49.29	8.69	96			
Liquid assets	77.63			76.91			83.14			83.08	24.04	98			
Investment securities	0.53			0.06			0.06			0.07	17.35	2			
Net loans and leases	13.79			13.78			12.50			10.93	62.73	3			
Net loans, leases and standby letters of credit	14.70			15.02			14.39			13.15	63.89	3			
Core deposits	3.91			2.93			3.74			4.56	61.26	2			
Noncore funding	58.36			59.49			59.76			58.04	22.32	95			
Time deposits of \$250K or more	0.24			0.46			0.57			0.40	2.57	10			
Foreign deposits	0.89			1.39			1.58			1.52	0.54	84			
Federal funds purchased and repos	36.29			43.38			51.22			47.50	2.23	99			
Secured federal funds purchased	0			0			0			0	0	49			
Net federal funds purchased (sold)	8.36			4.09			7.28			3.69	0.73	93			
Commercial paper	0			0			0			0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	7.74			5.76			2.09			1.95	3.96	36			
Earning assets that reprice within 1 year	44.24			55.39			57.11			59.43	41.61	87			
Interest-bearing liabilities that reprice within 1 year	2.36			4.29			2.96			1.92	8.46	7			
Long-term debt that reprices within 1 year	6.87			2.76			1.80			2.34	1.58	70			
Net assets that reprice within 1 year	35.01			48.34			52.35			55.17	29.77	93			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	157.89			102.11			96.60			79.56	17.03	97			
Net short-term noncore funding dependence	89.04			64.33			79.48			55.09	4.83	98			
Short-term investment / Short-term noncore funding	73.71			83.59			82.59			89.06	74.86	69			
Liquid assets - short-term noncore funding / Nonliquid assets	130.22			98.13			151.42			163.84	18.16	97			
Net loans and leases / Total deposits	162.91			169.47			154.13			104.50	90.14	86			
Net loans and leases / Core deposits	352.38			470.38			334.03			239.46	105.65	97			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0			0			0			0	-0.31	62			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital										0	-0.77	73			
Structured notes appreciation (depreciation) / Tier 1 capital											-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0.41			7.41			7.69			7.41	15.76	43			
Available-for-sale securities	0			0			0			92.59	84.24	56			
U.S. Treasury securities	0			0			0			0	6.96	12			
US agency securities (excluding mortgage-backed securities)	0			0			0			0	4.42	10			
Municipal securities	0			0			0			0	9.31	5			
Mortgage-backed securities	0.41			7.41			7.69			7.41	65.34	2			
Asset-backed securities	0			0			0			0	1.74	24			
Other debt securities	0			0			0			0	2.57	9			
Mutual funds and equity securities	99.59			92.59			92.31			92.59	0.51	99			
Debt securities 1 year or less	0.41			3.70			3.85			3.70	11.79	27			
Debt securities 1 to 5 years	0			0			0			0	18.80	1			
Debt securities over 5 years	0			3.70			3.85			3.70	64.73	1			
Pledged securities	0			0			0			0	34.58	1			
Structured notes, fair value	0			0			0			0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-17.87			2.46			-1.50			16.70	19.19	62			
Investment securities	803.70			3.85			-3.70			0	8.45	31			
Core deposits	39.13			-15.87			-16.30			42.01	12.19	90			
Noncore funding	2.22			6.98			5.08			-7.20	5.59	39			

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	4,790,000	4,409,000	3,033,000	3,607,000	
Commit: Secured commercial real estate loans	0	0	0	0	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	12,000	0	0	0	
Standby letters of credit	415,000	543,000	770,000	888,000	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	4,960,000	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	487,000	75,000	17,000	0	
Credit derivatives - notional amount (holding company as beneficiary)	5,784,000	3,994,000	793,000	1,005,000	
Credit derivative contracts w/ purchased credit protection-investment grade	2,391,000	2,140,000	781,000	935,000	
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,881,000	1,929,000	29,000	70,000	
Derivative Contracts					
Interest rate futures and forward contracts	597,565,000	527,764,000	238,107,000	382,219,000	
Written options contracts (interest rate)	70,746,000	58,540,000	23,558,000	18,156,000	
Purchased options contracts (interest rate)	75,374,000	56,683,000	24,068,000	19,044,000	
Interest rate swaps	5,197,610,000	5,613,159,000	5,846,628,000	4,864,375,000	
Futures and forward foreign exchange	101,965,000	82,287,000	64,147,000	20,221,000	
Written options contracts (foreign exchange)	5,394,000	11,668,000	2,314,000	826,000	
Purchased options contracts (foreign exchange)	4,712,000	12,270,000	2,726,000	877,000	
Foreign exchange rate swaps	144,443,000	84,881,000	47,870,000	45,123,000	
Commodity and other futures and forward contracts	2,730,000	2,652,000	660,000	1,623,000	
Written options contracts (commodity and other)	8,558,000	591,000	14,000	293,000	
Purchased options contracts (commodity and other)	3,275,000	658,000	14,000	317,000	
Commodity and other swaps	0	0	0	22,000	

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	10.50			10.07			7.44			9.03	24.03	8			
Standby letters of credit	0.91			1.24			1.89			2.22	0.96	85			
Commercial and similar letters of credit	0			0			0			0	0.03	14			
Securities lent	10.87			0			0			0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	1.07			0.17			0.04			0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	12.68			9.12			1.95			2.52	0.55	92			
Credit derivative contracts w/ purchased credit protection-investment grade	5.24			4.89			1.92			2.34	0.19	92			
Credit derivative contracts w/ purchased credit protection-noninvest grade	8.51			4.41			0.07			0.18	0.59	79			
Derivative contracts	13,617.35			14,733.71			15,339.94			13,407.88	75.35	99			
Interest rate contracts	13,023.16			14,288.33			15,050.95			13,234.30	53.66	99			
Interest rate futures and forward contracts	1,309.85			1,205.35			584.40			957.34	13.82	99			
Written options contracts (interest rate)	155.07			133.70			57.82			45.48	2.60	94			
Purchased options contracts (interest rate)	165.22			129.46			59.07			47.70	2.37	93			
Interest rate swaps	11,393.02			12,819.82			14,349.67			12,183.78	25.60	99			
Foreign exchange contracts	562.27			436.46			287.30			167.93	9.40	91			
Futures and forward foreign exchange contracts	223.50			187.93			157.44			50.65	4.53	91			
Written options contracts (foreign exchange)	11.82			26.65			5.68			2.07	0.06	94			
Purchased options contracts (foreign exchange)	10.33			28.02			6.69			2.20	0.06	94			
Foreign exchange rate swaps	316.62			193.86			117.49			113.02	2.34	94			
Equity, commodity, and other derivative contracts	31.92			8.91			1.69			5.65	3.81	86			
Commodity and other futures and forward contracts	5.98			6.06			1.62			4.07	0.30	92			
Written options contracts (commodity and other)	18.76			1.35			0.03			0.73	1.21	83			
Purchased options contracts (commodity and other)	7.18			1.50			0.03			0.79	1.12	85			
Commodity and other swaps	0			0			0			0.06	0.29	74			

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	71.99			81.90			68.11			72.17	46.60	78			
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BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	6,212,372,000	6,451,153,000	6,250,106,000	5,353,096,000	
Interest rate contracts	5,941,295,000	6,256,146,000	6,132,361,000	5,283,794,000	
Foreign exchange contracts	256,514,000	191,106,000	117,057,000	67,047,000	
Equity, commodity, and other contracts	14,563,000	3,901,000	688,000	2,255,000	
Derivatives Position					
Futures and forwards	702,260,000	612,703,000	302,914,000	404,063,000	
Written options	84,698,000	70,799,000	25,886,000	19,275,000	
Exchange-traded	5,595,000	3,889,000	112,000	721,000	
Over-the-counter	79,103,000	66,910,000	25,774,000	18,554,000	
Purchased options	83,361,000	69,611,000	26,808,000	20,238,000	
Exchange-traded	9,286,000	3,804,000	803,000	1,513,000	
Over-the-counter	74,075,000	65,807,000	26,005,000	18,725,000	
Swaps	5,342,053,000	5,698,040,000	5,894,498,000	4,909,520,000	
Held for trading	6,212,372,000	6,451,153,000	6,250,106,000	5,353,096,000	
Interest rate contracts	5,941,295,000	6,256,146,000	6,132,361,000	5,283,794,000	
Foreign exchange contracts	256,514,000	191,106,000	117,057,000	67,047,000	
Equity, commodity, and other contracts	14,563,000	3,901,000	688,000	2,255,000	
Non-traded	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	6,937,988,000	8,123,486,000	8,257,284,000	5,806,228,000	
One year or less	2,702,731,000	3,083,031,000	2,023,231,000	1,531,791,000	
Over 1 year to 5 years	2,510,385,000	3,267,305,000	4,256,155,000	2,628,145,000	
Over 5 years	1,724,872,000	1,773,150,000	1,977,898,000	1,646,292,000	
Gross negative fair value (absolute value)	57,431,000	36,156,000	27,417,000	40,733,000	
Gross positive fair value	56,689,000	35,791,000	27,884,000	40,059,000	
Held for trading	56,689,000	35,791,000	27,884,000	40,059,000	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	5,127,000	3,173,000	3,198,000	5,343,000	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	95.64			96.98			98.12			98.71	92.20	50			
Foreign exchange contracts	4.13			2.96			1.87			1.25	3.53	61			
Equity, commodity, and other contracts	0.23			0.06			0.01			0.04	1.94	61			
Futures and forwards	11.30			9.50			4.85			7.55	13.23	49			
Written options	1.36			1.10			0.41			0.36	6.68	19			
Exchange-traded	0.09			0.06			0			0.01	0.27	78			
Over-the-counter	1.27			1.04			0.41			0.35	5.27	23			
Purchased options	1.34			1.08			0.43			0.38	4.73	39			
Exchange-traded	0.15			0.06			0.01			0.03	0.33	75			
Over-the-counter	1.19			1.02			0.42			0.35	3.32	46			
Swaps	85.99			88.33			94.31			91.71	68.94	68			
Held for trading	100			100			100			100	46.32	98			
Interest rate contracts	95.64			96.98			98.12			98.71	37.84	97			
Foreign exchange contracts	4.13			2.96			1.87			1.25	2.10	72			
Equity, commodity, and other contracts	0.23			0.06			0.01			0.04	1.01	74			
Non-traded	0			0			0			0	53.68	1			
Interest rate contracts	0			0			0			0	51.23	4			
Foreign exchange contracts	0			0			0			0	0.60	31			
Equity, commodity, and other contracts	0			0			0			0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	111.68			125.92			132.11			108.46	95.63	89			
One year or less	43.51			47.79			32.37			28.62	31.96	62			
Over 1 year to 5 years	40.41			50.65			68.10			49.10	31.85	79			
Over 5 years	27.77			27.49			31.65			30.75	29.43	56			
Gross negative fair value (absolute value)	0.92			0.56			0.44			0.76	0.69	58			
Gross positive fair value	0.91			0.55			0.45			0.75	0.71	56			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	12.17			8.41			6.84			10.44	0.06	99			
Gross positive fair value (X)	12.02			8.33			6.96			10.27	0.06	99			
Held for trading (X)	12.02			8.33			6.96			10.27	0.05	99			
Non-traded (X)	0			0			0			0	0.01	4			
Current credit exposure (X)	1.09			0.74			0.80			1.37	0.04	97			
Credit losses on derivative contracts	0			0			0			0	0	48			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0	0	46			
90+ days past due	0			0			0			0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	17.76			13.52			14.49			25.51	0.53	98			

BHC Name

City/State

5034792

2

9

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,000	1,000	2,000	4,000	
Gross losses	0	6,000	0	0	
Write-downs, transfers to loans held-for-sale	0	6,000	0	0	
Recoveries	0	0	0	0	
Net losses	0	6,000	0	0	
Provision for loan and lease losses	8,000	-17,000	-1,000	-2,000	
Adjustments	0	23,000	0	0	
Ending balance	9,000	1,000	1,000	2,000	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.01		-0.03			0			0	0.16	9			
Provision for loan and lease losses / Average loans and leases	0.12		-0.32			-0.02			-0.04	0.28	6			
Provision for loan and lease losses / Net loan and lease losses			-283.33							143.18				
Allowance for loan and lease losses / Total loans and leases not held for sale	0.14		0.02			0.02			0.05	0.98	0			
Allowance for loan and lease losses / Total loans and leases	0.14		0.02			0.02			0.05	0.96	0			
Allowance for loan and lease losses / Net loans and leases losses (X)			0.17							8.39				
Allowance for loan and lease losses / Nonaccrual assets										178.03				
ALLL / 90+ days past due + nonaccrual loans and leases									12.50	136.22	1			
Gross loan and lease losses / Average loans and leases	0		0.11			0			0	0.33	0			
Recoveries / Average loans and leases	0		0			0			0	0.09	1			
Net losses / Average loans and leases	0		0.11			0			0	0.24	5			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0		0.11			0			0	0	37			
Recoveries / Prior year-end losses	0								0	33.49	1			
Earnings coverage of net loan and lease losses (X)			48.83							19.67				
Net Loan and Lease Losses By Type														
Real estate loans						0			0	0.02	34			
Real estate loans secured by 1-4 family						0			0	0.03	28			
Revolving										0.09				
Closed-end						0			0	0.02	36			
Commercial real estate loans									0	0.01	46			
Construction and land development										-0.02				
1-4 family										0				
Other										-0.01				
Multifamily										-0.01				
Nonfarm nonresidential									0	0.03	41			
Owner-occupied									0	0.01	43			
Other									0	0.01	44			
Real estate loans secured by farmland										0.01				
Commercial and industrial loans	0		0.22			0			0	0.39	10			
Loans to individuals										1.25				
Credit card loans										2.92				
Agricultural loans										0.18				
Loans to foreign governments and institutions										0				
Other loans and leases	0		0			0			0	0.15	23			

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	0	0	0	0	
90+ days past due loans and leases	0	0	0	16,000	
Nonaccrual loans and leases	0	0	0	0	
Total past due and nonaccrual loans and leases	0	0	0	16,000	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	0	0	0	0	
Total restructured loans and leases	0	0	0	0	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	0	0	0	0	
Other real estate owned	0	0	22,000	0	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0			0			0			0	0.47	0			
90+ days past due loans and leases	0			0			0			0.37	0.20	77			
Nonaccrual loans and leases	0			0			0			0	0.63	1			
90+ days past due and nonaccrual loans and leases	0			0			0			0.37	0.88	14			
30–89 days past due restructured	0			0			0			0	0.02	13			
90+ days past due restructured	0			0			0			0	0.01	25			
Nonaccrual restructured	0			0			0			0	0.20	3			
30–89 days past due loans held for sale	0			0			0			0	0	37			
90+ days past due loans held for sale	0			0			0			0	0	42			
Nonaccrual loans held for sale	0			0			0			0	0	37			

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0			0			0			0	0.47	0			
90+ days past due assets	0			0			0			0.37	0.20	77			
Nonaccrual assets	0			0			0			0	0.64	1			
30+ days past due and nonaccrual assets	0			0			0			0.37	1.39	7			

Percent of Total Assets

90+ days past due and nonaccrual assets	0			0			0			0.04	0.54	4			
90+ days past due and nonaccrual assets + other real estate owned	0			0			0.05			0.04	0.59	4			

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0			0			0.05			0	0.72	1			
Allowance for loan and lease losses	0			0			2,200			0	129.01	1			
Equity capital + allowance for loan and lease losses	0			0			0.54			0	5.78	1			
Tier 1 capital + allowance for loan and lease losses	0			0			0.55			0	7.35	1			
Loans and leases + other real estate owned	0			0			0.43			0	1.15	1			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due							0			0	0.44	2			
	90+ days past due							0			0	0.26	10			
	Nonaccrual							0			0	0.69	1			
Commercial and industrial	30–89 days past due	0			0			0			0	0.32	3			
	90+ days past due	0			0			0			0	0.05	11			
	Nonaccrual	0			0			0			0	0.93	3			
Individuals	30–89 days past due											0.97				
	90+ days past due											0.19				
	Nonaccrual											0.24				
Depository institution loans	30–89 days past due	0			0			0			0	0	46			
	90+ days past due	0			0			0			0	0.05	44			
	Nonaccrual	0			0			0			0	0	47			
Agricultural	30–89 days past due											0.17				
	90+ days past due											0				
	Nonaccrual											0.96				
Foreign governments	30–89 days past due											0				
	90+ days past due											0				
	Nonaccrual											0.06				
Other loans and leases	30–89 days past due	0			0			0			0	0.20	12			
	90+ days past due	0			0			0			0.68	0.02	98			
	Nonaccrual	0			0			0			0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due							0			0	0.74	1			
	90+ days past due							0			0	0.49	12			
	Nonaccrual							0			0	0.97	1			
Revolving	30–89 days past due											0.61				
	90+ days past due											0.07				
	Nonaccrual											1.17				
Closed-end	30–89 days past due							0			0	0.79	1			
	90+ days past due							0			0	0.57	13			
	Nonaccrual							0			0	0.96	1			
Junior lien	30–89 days past due							0			0	0.03	8			
	90+ days past due							0			0	0	22			
	Nonaccrual							0			0	0.07	8			
Commercial real estate	30–89 days past due										0	0.18	6			
	90+ days past due										0	0.04	16			
	Nonaccrual										0	0.34	4			
Construction and development	30–89 days past due											0.23				
	90+ days past due											0.03				
	Nonaccrual											0.24				
1–4 family	30–89 days past due											0.07				
	90+ days past due											0				
	Nonaccrual											0.03				
Other	30–89 days past due											0.13				
	90+ days past due											0.02				
	Nonaccrual											0.18				
Multifamily	30–89 days past due											0.07				
	90+ days past due											0.01				
	Nonaccrual											0.10				
Nonfarm non-residential	30–89 days past due										0	0.17	6			
	90+ days past due										0	0.04	20			
	Nonaccrual										0	0.38	5			
Owner Occupied	30–89 days past due										0	0.07	8			
	90+ days past due										0	0.02	23			
	Nonaccrual										0	0.21	7			
Other	30–89 days past due										0	0.09	11			
	90+ days past due										0	0.02	25			
	Nonaccrual										0	0.14	8			
Farmland	30–89 days past due											0.27				
	90+ days past due											0.06				
	Nonaccrual											1.07				
Credit card	30–89 days past due											1.08				
	90+ days past due											0.75				
	Nonaccrual											0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,698,000	3,698,000	3,698,000	3,699,000	
Retained earnings	1,081,000	643,000	405,000	316,000	
Accumulated other comprehensive income (AOCI)	-5,000	-7,000	-7,000	-8,000	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	4,774,000	4,334,000	4,096,000	4,007,000	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	14,000	18,000	72,000	62,000	
Accumulated other comprehensive income-related adjustments	-6,000	-7,000	-7,000	-8,000	
Other deductions from common equity tier 1 capital	48,000	26,000	23,000	33,000	
Subtotal:	4,718,000	4,297,000	4,008,000	3,920,000	
Adjustments and deductions for common equity tier 1 capital	0	0	0	18,000	
Common equity tier 1 capital	4,718,000	4,297,000	4,008,000	3,902,000	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	18,000	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	4,718,000	4,297,000	4,008,000	3,902,000	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	11,000	2,000	24,000	3,000	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	11,000	2,000	24,000	3,000	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	11,000	2,000	24,000	3,000	
Exited advanced approach tier 2 capital					
Total capital	4,729,000	4,299,000	4,032,000	3,905,000	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	58,963,000	57,665,000	54,800,000	51,180,000	
Less: Deductions from common equity tier 1 capital	14,000	18,000	72,000	80,000	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	58,949,000	57,647,000	54,728,000	51,100,000	
Total risk-weighted assets	28,865,179	23,468,254	22,067,052	20,942,595	
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	16.35	18.31	18.16	18.63	12.16
Common equity tier 1 capital, column B	0	0	0	0	0.44
Tier 1 capital, column A	16.35	18.31	18.16	18.63	12.95
Tier 1 capital, column B	0	0	0	0	0.51
Total capital, column A	16.38	18.32	18.27	18.65	14.63
Total capital, column B	0	0	0	0	0.57
Tier 1 leverage	8	7.45	7.32	7.64	9.53
Supplementary leverage ratio, advanced approaches HCs					6.58

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0			
Total property and casualty assets.....	0	0	0	0			
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0			
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0			
Total insurance underwriting equity.....	0	0	0	0			
Total property and casualty equity.....	0	0	0	0			
Total life and health equity.....	0	0	0	0			
Total insurance underwriting net income.....	0	0	0	0			
Total property and casualty.....	0	0	0	0			
Total life and health.....	0	0	0	0			
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0			
Unearned premiums (P/C).....	0	0	0	0			
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0			
Separate account liabilities (L/H).....	0	0	0	0			
Insurance activities revenue.....	0	0	0	0			
Other insurance activities income.....	0	0	0	0			
Insurance and reinsurance underwriting income.....	0	0	0	0			
Premiums.....	0	0	0	0			
Credit related insurance underwriting.....	0	0	0	0			
Other insurance underwriting.....	0	0	0	0			
Insurance benefits, losses, expenses.....	0	0	0	0			
Net assets of insurance underwriting subsidiaries.....	0	0	0	0			
Life insurance assets.....	0	0	0	0			

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..											52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..											47.77				
Separate account assets (L/H) / Total life assets											2.52				
Insurance activities revenue / Adjusted operating income	0			0			0			0	0.55	9			
Premium income / Insurance activities revenue											4.64				
Credit related premium income / Total premium income											43.04				
Other premium income / Total premium income											56.96				
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.04	43			
Insurance net income (P/C) / Equity (P/C)											5.74				
Insurance net income (L/H) / Equity (L/H)											-2.99				
Insurance benefits, losses, expenses / Insurance premiums											127.33				
Reinsurance recovery (P/C) / Total assets (P/C)											0.48				
Reinsurance recovery (L/H) / Total assets (L/H)											0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0	9.84	6			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	692,000			0			1,280,000			3,269,000					
Net assets of broker-dealer subsidiaries / Consolidated assets	1.52			0			3.14			8.19	1.54	87			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	245,000	187,000	261,000	265,000	
Real estate loans	0	0	0	0	
Commercial and industrial loans	215,000	157,000	206,000	185,000	
Loans to depository institutions and other banks acceptances	30,000	30,000	55,000	80,000	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	245,000	187,000	261,000	265,000	
Total foreign deposits	404,000	609,000	644,000	607,000	
Interest-bearing deposits	404,000	609,000	644,000	607,000	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0.41			0.81			1.71			1.64	1.08	65			
Cost: Interest-bearing deposits	0.87			2.43			1.99			1.10	0.51	93			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans											67.99				
Commercial and industrial loans											2.12				
Foreign governments and institutions											0				
Growth Rates															
Net loans and leases	31.02			-28.35			-1.51			-66.41	21.19	5			
Total selected assets	31.02			-28.35			-1.51			-66.41	21.86	4			
Deposits	-33.66			-5.43			6.10			-34.94	-0.77	15			

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1,739	3,818	213	228		-54.45	
Dividends	0	0	0	0			
Interest	754	529	213	228		42.53	
Management and service fees	0	0	0	0			
Other income	985	3,289	0	0		-70.05	
Income from nonbank subsidiaries	39,811	28,815	13,000	7,860		38.16	
Dividends	0	0	0	0			
Interest	6,227	13,461	11,523	7,860		-53.74	
Management and service fees	0	0	0	0			
Other income	33,584	15,354	1,477	0		118.73	
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	41,550	32,633	13,213	8,088		27.33	
Securities gains (losses)	0	0	0	0			
Other operating income	22,195	45,623	62,191	33,736		-51.35	
Total operating income	63,745	78,256	75,404	41,824		-18.54	
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	99,361	103,065	91,797	76,333		-3.59	
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	99,361	103,065	91,797	76,333		-3.59	
Income (loss) before taxes	-35,616	-24,809	-16,393	-34,509			
Applicable income taxes (credit)	-8,380	-8,079	-11,752	-12,074			
Extraordinary items				0			
Income before undistributed income of subsidiaries	-27,236	-16,730	-4,641	-22,435			
Equity in undistributed income of subsidiaries	466,237	256,288	94,757	139,542		81.92	
Bank subsidiaries	12,203	54,966	41,950	8,922		-77.80	
Nonbank subsidiaries	454,034	201,322	52,807	130,620		125.53	
Subsidiary holding companies	0	0	0	0			
Net income (loss)	439,001	239,558	90,116	117,107		83.25	
Memoranda							
Bank net income	12,203	54,966	41,950	8,922		-77.80	
Nonbank net income	454,034	201,322	52,807	130,620		125.53	
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Parent Company Balance Sheet

	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	1-Year	5-Year
Assets												
Investment in bank subsidiaries	1,467,120	27.56	1,455,237	30.19	1,390,125	33.36	1,355,268				0.82	
Common and preferred stock	1,463,417	27.49	1,451,762	30.11	1,389,965	33.36	1,355,135				0.80	
Excess cost over fair value	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds	0	0	0	0	0	0	0					
Other receivables	3,703	0.07	3,475	0.07	160	0	133				6.56	
Investment in nonbank subsidiaries	2,443,149	45.90	1,769,139	36.70	1,556,597	37.36	1,496,841				38.10	
Common and preferred stock	1,938,972	36.43	1,324,338	27.47	1,156,304	27.75	1,096,760				46.41	
Excess cost over fair value	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds	475,000	8.92	430,000	8.92	400,000	9.60	400,000				10.47	
Other receivables	29,177	0.55	14,801	0.31	293	0.01	81				97.13	
Investment in subsidiary holding companies	0	0	0	0	0	0	0					
Common and preferred stock	0	0	0	0	0	0	0					
Excess cost over fair value	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds	0	0	0	0	0	0	0					
Other receivables	0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries												
Net loans and leases	0	0	0	0	0	0	0					
Securities	0	0	0	0	0	0	0					
Securities purchased (reverse repos)	0	0	0	0	0	0	0					
Cash and due from affiliated depository institution	746,414	14.02	1,001,639	20.78	266,556	6.40	665,111				-25.48	
Cash and due from unrelated depository institution	0	0	8,315	0.17	888,315	21.32	438,315				-100.00	
Premises, furnishings, fixtures and equipment	476,903	8.96	460,426	9.55	7,000	0.17	2,599				3.58	
Intangible assets	0	0	0	0	0	0	0					
Other assets	188,939	3.55	126,149	2.62	54,709	1.31	54,093				49.77	
Balance due from subsidiaries and related institutions	0	0	0	0	3,197	0.08	4,024					
Total assets	5,322,525	100.00	4,820,905	100.00	4,166,499	100.00	4,016,251				10.41	
Liabilities and Capital												
Deposits	0	0	0	0	0	0	0					
Securities sold (repos)	0	0	0	0	0	0	0					
Commercial paper	0	0	0	0	0	0	0					
Other borrowings 1 year or less	0	0	0	0	0	0	0					
Borrowings with maturity over 1 year	0	0	403,516	8.37	0	0	0				-100.00	
Subordinated notes and debentures	0	0	0	0	0	0	0					
Other liabilities	546,960	10.28	82,618	1.71	60,948	1.46	1,894				562.03	
Balance due to subsidiaries and related institutions	1,622	0.03	1,048	0.02	8,929	0.21	7,469				54.77	
Total liabilities	548,582	10.31	487,182	10.11	69,877	1.68	9,363				12.60	
Equity Capital	4,773,943	89.69	4,333,723	89.89	4,096,622	98.32	4,006,888				10.16	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0					
Common stock	0	0	0	0	0	0	0					
Common surplus	3,698,324	69.48	3,698,324	76.71	3,698,324	88.76	3,698,324				0.00	
Retained earnings	1,081,436	20.32	642,096	13.32	405,275	9.73	316,756				68.42	
Accumulated other comprehensive income	-5,817	-0.11	-6,697	-0.14	-6,977	-0.17	-8,192					
Other equity capital components	0	0	0	0	0	0	0					
Total liabilities and equity capital	5,322,525	100.00	4,820,905	100.00	4,166,499	100.00	4,016,251				10.41	
Memoranda												
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0					
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0					
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	9.75			5.73			2.22			2.95	7.61	11			
Bank net income / Average equity investment in banks	0.84			3.87			3.04			0.66	8.74	5			
Nonbank net income / Average equity investment in nonbanks	28.48			16.41			4.67			10.22	4.73	72			
Subsidiary HCs net income / Average equity investment in sub HCs											6.82				
Bank net income / Parent net income	2.78			22.94			46.55			7.62	80.64	17			
Nonbank net income / Parent net income	103.42			84.04			58.60			111.54	7.76	94			
Subsidiary holding companies' net income / Parent net income											82.97				
Leverage															
Total liabilities / Equity capital	11.49			11.24			1.71			0.23	19.94	8			
Total debt / Equity capital	0			9.31			0			0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	0			9.31			0			0	16.10	7			
Total debt + Loans guaranteed for affiliate / Equity capital	0			9.31			0			0	14.35	14			
Total debt / Equity capital – excess over fair value	0			9.31			0			0	14.10	14			
Long-term debt / Equity capital	0			9.31			0			0	12.69	16			
Short-term debt / Equity capital	0			0			0			0	1.07	36			
Current portion of long-term debt / Equity capital	0			0			0			0	0.27	40			
Excess cost over fair value / Equity capital	0			0			0			0	0.17	38			
Long-term debt / Consolidated long-term debt	0			17.92			0			0	26.93	15			
Double Leverage															
Equity investment in subs / Equity capital	71.27			64.06			62.16			61.19	102.10	3			
Total investment in subs / Equity capital	81.91			74.40			71.93			71.18	111.30	0			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-3.12			-6.50			-17.20			-13.28	0.52	2			
Equity investment in subs – equity cap / Net income-div (X)											2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	86.80			83.77			94.94			70.61	141.81	13			
Cash from ops + noncash items + op expense / Op expense + dividend	96.31			67.88			169.86			54.76	148.20	9			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-151.03			-40.61			156.04			522.20	92.33	99			
Pretax operating income + interest expense / Interest expense											1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref											1,547.94				
Dividends + interest from subsidiaries / Interest expense + dividends											172.51				
Fees + other income from subsidiaries / Salary + other expenses	34.79			18.09			1.61			0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)											24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.45			21.59			26.82			28.25	3.24	99			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.10				
Nonaccrual											7.38				
Total											7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49			
To nonbank subsidiaries	0			0			0			0	0.17	45			
To subsidiary holding companies	0			0			0			0	0	49			
Total	0			0			0			0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	85.54			86.66			83.79			85.34	5.68	96			
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50			
Combined foreign nonbank subsidiary assets	1.49			1.63			0			0	0.13	35			

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....											68.72				
Dividends declared / Net income	0			0			0			0	31.29	5			
Net income – dividends / Average equity	9.75			5.73			2.22			2.95	5.03	30			
Percent of Dividends Paid															
Dividends from bank subsidiaries											130.71				
Dividends from nonbank subsidiaries											12.57				
Dividends from subsidiary holding companies.....											18.99				
Dividends from all subsidiaries											196.35				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			0	59	4			
Interest income from bank subsidiaries.....	6.18			0.96			0.51			2.56	0.76	85			
Management and service fees from bank subsidiaries	0			0			0			0	2.98	34			
Other income from bank subsidiaries.....	8.07			5.98			0			0	0.01	47			
Operating income from bank subsidiaries	14.25			6.95			0.51			2.56	62.82	7			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0			0			0	102.35	13			
Interest income from nonbank subsidiaries.....	1.37			6.69			21.82			6.02	8.11	62			
Management and service fees from nonbank subsidiaries	0			0			0			0	0.85	36			
Other income from nonbank subsidiaries.....	7.40			7.63			2.80			0	0.81	43			
Operating income from nonbank subsidiaries	8.77			14.31			24.62			6.02	165.35	21			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....											59.89				
Interest income from subsidiary holding companies											2.71				
Management and service fees from subsidiary holding companies.....											0.56				
Other income from subsidiary holding companies											0				
Operating income from subsidiary holding companies.....											64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0	59.17	11			
Interest income from bank subsidiaries.....	1.18			0.68			0.28			0.55	0.94	68			
Management and service fees from bank subsidiaries	0			0			0			0	2.17	35			
Other income from bank subsidiaries.....	1.55			4.20			0			0	0.09	44			
Operating income from bank subsidiaries	2.73			4.88			0.28			0.55	69.23	12			
Dividends from nonbank subsidiaries	0			0			0			0	2.65	23			
Interest income from nonbank subsidiaries.....	9.77			17.20			15.28			18.79	2.79	89			
Management and service fees from nonbank subsidiaries	0			0			0			0	0.07	40			
Other income from nonbank subsidiaries.....	52.68			19.62			1.96			0	0.17	42			
Operating income from nonbank subsidiaries	62.45			36.82			17.24			18.79	9.99	76			
Dividends from subsidiary holding companies.....	0			0			0			0	5.49	42			
Interest income from subsidiary holding companies	0			0			0			0	0.13	45			
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49			
Other income from subsidiary holding companies	0			0			0			0	0	49			
Operating income from subsidiary holding companies.....	0			0			0			0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....											83.68				
Loans and advances from subsidiaries / Total debt				0							39.18				